imports and conservation and augmentation of foreign exchange earnings through various sources of invisible earnings.

News item captioned 'Punjab Banks in a bad shape'

80. SHRI HARVENDRA SINGH HANSPAL: Will the Minister of FINANCE be pleased to state;

. (a) whether Government's attention has been drawn to a news item captioned "Punjab Banks in a bad shape" as reported in the Hindustan Times dated 3-12-90;

(b) whether the RBI has directed the banks in Punjab to maintain credit deposit ratio at 60 per cent with their own depo- sits and refinance has been denied by RBI;

(c) if so, whether in view of worst economic situation in Punjab, Government propose to relax the directives etc.j and

(d) if so, what are the details in this regard?

THE DEPUTY MINISTER IN THE MINISTRY OF FINANCE AND THE DEPUTY MINISTER IN THE MINISTRY OF EXTERNAL AFFAIRS (SHRI DIGVIIAY SINGH): (a) Yes Sir.

(b) Reserve Bank of India has directed all the Public Sector Banks to achieve Credit Deposit Ratio of 60 per cent in respect of their rural and semi urban branches Separately on an All India basis and not for each individual State.

(c) and (d) In view of the special circumstances prevailing in Punjab, following credit concessions have been given to borrowers in Punjab till 31st March, 1991;—

(i) Delegated powers to branch/re-*i* gional managers have been enhanced to sanction additional limits upto 50 per cent of the existing working capital limits to a maximum of Rs. 20 lakhs.

(ii) Margins under credit limits are not to exceed 15 per cent.

(iii) Banks are to grant suitable concessions in terms and conditions for sanction of advances.

(iv) Banks are to sympathetically consider requests for acceptance credit letters of credit. They may also permit higher bill discounting limits to borrowers within overall permissible bank finance.

(v) Banks have been advised to set up Standing Committees in important centres. These will consist of representatives of banks in the area.

(vi) Service charges on demand draft) pay orders and oflier remittances are to be made available at a educed rale of 50 per cent of existing charges to customers who have administrative offices, in Chandigarh but units in Punjab.

Bank Dacoities in Punjab

81. SHRI HARVENDRA SINGH HANSPAL: Will the Minister of FINANCE be pleased to state;

(a) whether bank dacoities in Punjab are increasing alarmingly;

(b) whether the Central Government in consultation with the State administra tion propose to adopt new guidelines for the security of banks in the State;

(c) if so, what are the details of the fresh Steps Government propose to take in the matter;

(d) what is the number of bank dacoities in Punjab during the last six months; and

(e) what are the details of the amount looted in each case and what steps have been taken by Government to apprehend the culprits?

THE DEPUTY MINISTER IN **THE** MINISTRY OF FINANCE AND **THE** DEPUTY MINISTER IN THE MINISTRY OF EXTERNAL **AFFAIRS (SHRI** DIGVIIAY SINGH): (a) to (e) Informa-